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Case 09-48398 Doc 1 Filed 12/22/09 Entered 12/22/09 14:32:03 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 44

United States Bankruptcy Court Northern District of Illinois Voluntary					y Petition		
Name of Debtor (if individual, enter Last, First, Midd Bavuso, Filomena M.	dle):		Name of Joi	nt Debtor (Spou	se) (Last, First,	, Middle):	
All Other Names used by the Debtor in the last 8 year (include married, maiden, and trade names): None	rs			ames used by the ried, maiden, ar		in the last 8 years	S
Last four digits of Soc. Sec. or Individual-Taxpayer I. (if more than one, state all): 2439	D. (ITIN) No./Cor			ts of Soc. Sec. one, state all):	or Individual-Ta	axpayer I.D. (IT)	IN) No./Complete EIN
Street Address of Debtor (No. and Street, City, and S 2249 Waterfall Lane	State)		Street Addre	ess of Joint Debt	or (No. and Str	reet, City, and St	ate
Hanover Park, IL	ZIPCODE 60133						ZIPCODE
County of Residence or of the Principal Place of Bus	iness:		County of R	esidence or of th	ne Principal Pla	ace of Business:	•
Du Page Mailing Address of Debtor (if different from street ac	ddress):		Mailing Add	lress of Joint De	btor (if differer	nt from street ad	dress):
	ZIPCODE						ZIPCODE
Location of Principal Assets of Business Debtor (if d	lifferent from street	t address abo	ove):				ZIPCODE
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Filing Fee (Check one box) Full Filing Fee attached Filing Fee to be paid in installments (Applicable signed application for the court's consideration or to pay fee except in installments. Rule 1006(b). Filing Fee waiver requested (applicable to chapte attach signed application for the court's consider	Debtor is a tax- under Title 26 of Code (the Inter- to individuals only ertifying that the do See Official Form	r r r r r r r r r r r r r	e) ization States Code) Check	Chapter Chapter Chapter Chapter Chapter Chapter Chapter Chapter Chapter debts, of §101(8 individ persona purpose bettor is a small Debtor is not a sr k if:	the Petition 7 9 [11] r 12 [13] Natu (Che re primarily co lefined in 11 U) as "incurred b ual primarily for lul, family, or ho c." Chapter 11 D business as de mall business as te noncontinge or affiliates) ar	y an or a pusehold Pebtors fined in 11 U.S.6 s defined in 11 U.s.6 ent liquidated del re less than \$2,19	one box) etition for of a Foreign ding etition for of a Foreign of a Foreign of a Foreign occeding Debts are primarily business debts C. § 101(51D) U.S.C. § 101(51D) ots (excluding debts
Acceptances of the plan were solicited prepetition from one or more classes, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR							
Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.				COURT USE ONLY			
Estimated Number of Creditors 1-49 50-99 100-199 200-999	1000- 5000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	Over 100,000	
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 \$550,000 \$100,000 \$500,000 to \$1 million	to \$10 to	\$50	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities \$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 to \$1 \$100,000 to	to \$10 to		\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1 billion	More than \$1 billion	

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B1 (Official Case 09148898 Doc 1 Filed 12/22/09 Entered 12/22/09 14:32:03 Desc Main Page 2					
Voluntary Petition (This page must be completed and filed in every case) DOCUMENT Page 2 of 44 Filomena M. Bavuso					
I	All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed:	NONE	Case Number:	Date Filed:		
Location Where Filed:	N.A.	Case Number:	Date Filed:		
	nkruptcy Case Filed by any Spouse, Partner	or Affiliate of this Debtor (If more than	an one, attach additional sheet)		
Name of Debtor:	NONE	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
10K and 10Q) with Section 13 or 15(d) relief under chapter	Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) [In the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b). [In the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b). [In the attorney for Debtor(s) Date] [In the attorney for Debtor(s) Date]				
Yes, and Exhibit C is attached and made a part of this petition. Vestar					
Information Regarding the Debtor - Venue (Check any applicable box)					
Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.					
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)					
Landlord has a judgment for possession of debtor's residence. (If box checked, complete the following.)					
(Name of landlord that obtained judgment)					
(Address of landlord)					
	Debtor claims that under applicable non bankruptcy law, entire monetary default that gave rise to the judgment for	there are circumstances under which the debtor			
	Debtor has included in this petition the deposit with the operiod after the filing of the petition.				

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Case 09-48398 Doc 1 Filed 12/22/09	Entered 12/22/09 14:32:03 Desc Main
B1 (Official Form 1) (1/08) Document	Page 3 of 44 Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	Filomena M. Bavuso
Signa	atures
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.
X /s/ Filomena M. Bavuso Signature of Debtor	Pursuant to 11 U.S.C.§ 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X (Signature of Foreign Representative)
	(Signature of Foreign Representative)
XSignature of Joint Debtor	
Telephone Number (If not represented by attorney)	(Printed Name of Foreign Representative)
Date	(Date)
Signature of Attorney*	
X /s/ John H. Redfield Signature of Attorney for Debtor(s) JOHN H. REDFIELD 2298090 Printed Name of Attorney for Debtor(s) John H. Redfield & Associates, P.C. Firm Name 102 S. Wynstone Park Dr, Ste 201 Address North Barrington, IL 60010	Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
847-382-1220	Printed Name and title, if any, of Bankruptcy Petition Preparer
Telephone Number Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social Security Number (If the bankruptcy petition preparer is not an individual state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.
XSignature of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11
Date	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B1 D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

	F1 N. D	
In re	Filomena M. Bavuso	Case No
	Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

B1 D (Official Form 1, Exh. D) (12/09) – Cont.

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□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Filomena M. Bavuso	
	FILOMENA M. BAVUSO	
Date:		

B6 Cover (Form 6 Cover) (12/07)

FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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In re	Filomena M. Bavuso	Case No.
	Debtor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
	Tot	<u> </u>	0.00	

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(Report also on Summary of Schedules.)

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Desc Main

In re	Filomena M. Bavuso	Case No
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		First American Bank checking account		0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.	X			
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing Apparel		200.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			

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In re	Filomena M. Bavuso	Case No.
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			

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In re	Filomena M. Bavuso
mie	I Homena W. Davuso

Case No. _

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		0 continuation sheets attached Tot	al	\$ 200.00

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(If known)

In re	Filomena M. Bavuso	(Case No.	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions t	o which	debtor is	entitled	under:
(Check one box)				

(-	(Chech one con)				
	11 U.S.C. § 522(b)(2)				
$ \sqrt{} $	11 U.S.C. § 522(b)(3)				

Debtor

J.S.C. § 522(b)(2)	Check if debtor claims a homestead exemption that exceeds
J.S.C. § 522(b)(3)	\$136,875.

SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
735 I.L.C.S 5§12-1001(b)	0.00	0.00
735 I.L.C.S 5§12-1001(a)	200.00	200.00
Total exemptions claimed:	200.00	
	PROVIDING EACH EXEMPTION 735 I.L.C.S 5§12-1001(b) 735 I.L.C.S 5§12-1001(a)	PROVIDING EACH EXEMPTION CLAIMED EXEMPTION 735 I.L.C.S 5§12-1001(b) 0.00 735 I.L.C.S 5§12-1001(a) 200.00

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B6D (Official Form 6D) (12/07)

In re _	Filomena M. Bavuso	Case No.
	Debtor	(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

(V) Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			NATUE O	ŀ				
ACCOUNT NO.	╁		VALUE \$	H		Н		
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			VALUE \$					
ACCOUNT NO.	╽							
			VALUE \$	ł				
	<u> </u>			Sub	tota	L I≽	\$ 0.00	\$ 0.00
continuation sheets attached			(Total o	of th	is pa	ige) I ➤	\$ 0.00	\$ 0.00
			(Use only o	n la	st pa	ige)	ψ 0.00	ψ 0.00

(Report also on (If applicable, reposition (Report also on Statistical Summary of Schedules) also on Statistical

(If applicable, report es) also on Statistical Summary of Certain Liabilities and Related Data.) Case 09-48398 Doc 1 Filed 12/22/09 Entered 12/22/09 14:32:03 Desc Main Document Page 13 of 44

B6E (Official Form 6E) (12/07)

In re	Filomena M. Bavuso	,	Case No.
	Debtor		(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Y Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets
Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (12/07) - Cont.

Filomena M. Bavuso	, Case No.
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fishermen.	sherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease,	or rental of property or services for personal family or household use
that were not delivered or provided. 11 U.S.C. § 507(a)(7).	of femal of property of services for personal, family, of nousehold use,
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local g	overnmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository l	Institution
Claims based on commitments to the FDIC, RTC, Director of the Office Governors of the Federal Reserve System, or their predecessors or successo U.S.C. § 507 (a)(9).	
☐ Claims for Death or Personal Injury While Debtor Was Intoxicat	ed
Claims for death or personal injury resulting from the operation of a m	otor vehicle or vessel while the debtor was intoxicated from using
lcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	
* Amounts are subject to adjustment on April 1, 2010, and every three year adjustment.	is thereafter with respect to cases commenced on or after the date of

0 continuation sheets attached

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B6F (Official Form 6F) (12/07)

In re _	Filomena M. Bavuso	,	Case No	
	Dobton	•	(Te	f Imourn)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3499912700890063 American Express* c/o Becket and Lee PO Box 3001 Malvern, PA, 19355							Notice Only
ACCOUNT NO. 3499909134425313 American Express* c/o Becket and Lee PO Box 3001 Malvern, PA, 19355							Notice Only
ACCOUNT NO. 130604788010399442 American Express* c/o Becket and Lee PO Box 3001 Malvern, PA, 19355							Notice Only
ACCOUNT NO. 3499907812256043 American Express* c/o Becket and Lee PO Box 3001 Malvern, PA, 19355							Notice Only
6continuation sheets attached Subtotal > Total >							\$ 0.00 \$

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B6F (Official Form 6F) (12/07) - Cont.

In re	Filomena M. Bavuso		Case No.		
	Debtor	,		(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3499912700890063			1. Current Account				
Amex Po Box 297871 Fort Lauderdale, FL 33329							7,658.00
ACCOUNT NO. 3499909134425313	t		1. Current Account				
Amex Po Box 297871 Fort Lauderdale, FL 33329							2,615.00
ACCOUNT NO. 130604788010399442	\dagger		1. Current Account				
Amex Po Box 297871 Fort Lauderdale, FL 33329			2. Account Closed By Grantor				1,343.00
ACCOUNT NO. 3499907812256043	t		Current Account	H	\vdash		
Amex Po Box 297871 Fort Lauderdale, FL 33329							1,290.00
ACCOUNT NO. 3755276	+		Consideration: Credit card debt	\vdash	_		
Atlantic Crd P O Box 13386 Roanoke, VA 24033			1. Collection				14,917.00
Sheet no. 1 of 6 continuation sheets att of Schedule of Creditors Holding Unsecured	ached			Sub	tota	 ≻	\$ 27,823.00

Nonpriority Claims

Total➤ \$

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B6F (Official Form 6F) (12/07) - Cont.

In re _	Filomena M. Bavuso	Case No
	Debtor	(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5407070012198041 Atlantic Credit & Finance Inc. c/o John P. Frye, Esquire P.O. Box 13665 Roanoke, VA 24036			Consideration: Credit card debt				Notice Only
ACCOUNT NO. 4280 Bank Of America Po Box 17054 Wilmington, DE 19850			Consideration: Credit card debt 1. Collection 2. Account Closed				3,179.00
ACCOUNT NO. 5140218018 Barclays Bank Delaware 125 S West St Wilmington, DE 19801			Consideration: Credit card debt 1. Current Account				2,627.00
ACCOUNT NO. 5140218018 Barclays Bank Delaware* Attention: Customer Support Department PO Box 8833 Wilmington, DE, 19899							Notice Only
ACCOUNT NO. 517805731583 Cap One Po Box 85520 Richmond, VA 23285			Consideration: Credit card debt				901.00
Sheet no. 2 of 6 continuation sheets att to Schedule of Creditors Holding Unsecured	ached			Sub	tota	1 >	\$ 6,707.00

Nonpriority Claims

Total ➤ \$

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In re _	Filomena M. Bavuso		Case No.	
	Debtor	•	(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 517805731583			Consideration: Credit card debt				
Capital 1 Bank* Attn: C/O TSYS Debt Management PO Box 5155 Norcross, GA, 30091							Notice Only
ACCOUNT NO. 540168304685	T		Consideration: Credit card debt				
Chase Po Box 15298 Wilmington, DE 19850			Account Closed By Consumer				2,384.00
ACCOUNT NO. 540168304685	T		Consideration: Credit card debt				
Chase - Cc* Attention: Bankruptcy Department PO Box 15298 Wilmington, DE, 19850							Notice Only
ACCOUNT NO. 588896412104	t		Consideration: Credit card debt	+		H	
Chase-pier1* Attn: Recovery PO Box 100018 Kennesaw, GA, 30144							Notice Only
ACCOUNT NO. 9668577 Ffcc-columbus Inc 1550 Old Henderson Rd St Columbus, OH 43220			Consideration: Credit card debt 1. Collection 2. Account Closed				27.00
Sheet no. 3 of 6 continuation sheets att	ached			Sub	tota	1>	\$ 2,411.00
to Schedule of Creditors Holding Unsecured				7	oto	1	•

Nonpriority Claims

Total➤ \$

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In re _	Filomena M. Bavuso	, Case	e No
	Debtor	•	(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 473068012605 Hsbc Bank Po Box 5253 Carol Stream, IL 60197			Consideration: Credit card debt				262.00
ACCOUNT NO. 540707001219 Hsbc Bank Po Box 5253 Carol Stream, IL 60197			Collection Account Closed By Grantor PURCHASED BY ANOTHER LENDER ACCOUNT TRANSFERRED				0.00
ACCOUNT NO. 540707000805 Hsbc Bank Po Box 5253 Carol Stream, IL 60197			Card Lost Account Closed				0.00
ACCOUNT NO. 540707001219 Hsbc Bank* ATTN: BANKRUPTCY PO BOX 5253 Carol Stream, IL, 60197							Notice Only
ACCOUNT NO. 540707000805 Hsbc Bank* ATTN: BANKRUPTCY PO BOX 5253 Carol Stream, IL, 60197							Notice Only
Sheet no. 4 of 6 continuation sheets a to Schedule of Creditors Holding Unsecured	ttached			Sub	tota	>	\$ 262.00

to Schedule of Creditors Holding Unsecured Nonpriority Claims

\$ Total ➤

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B6F (Official Form 6F) (12/07) - Cont.

In re _	Filomena M. Bavuso	Case No
	Debtor	(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9229637014100012004 Sallie Mae 11100 Usa Parkway Fishers, IN 46037	X		Consideration: Student Loan co-signer				8,632.00
ACCOUNT NO. 504994016530 Sears/cbsd 701 East 60th St N Sioux Falls, SD 57117			Consideration: Credit card debt 1. Account Closed 2. PAYING UNDER A PARTIAL PAYMENT AGREEMENT				2,047.00
ACCOUNT NO. 435237672261 Target N.b. Po Box 673 Minneapolis, MN 55440			Consideration: Credit card debt				1,596.00
ACCOUNT NO. 435237672261 Tnb-visa* PO Box 9475 Minneapolis, MN, 55440			Consideration: Credit card debt				Notice Only
ACCOUNT NO. 931538557 Wfnnb/woman* PO Box 182273 Columbus, OH, 43218			Consideration: Credit card debt				Notice Only
Sheet no. 5 of 6 continuation sheets atta to Schedule of Creditors Holding Unsecured	ched			Sub	tota	1>	\$ 12,275.00

Sheet no. 5 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

| 12,275.00 | Total > | \$

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B6F (Official Form 6F) (12/07) - Cont.

In re _	Filomena M. Bavuso	Case No
	Debtor	(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 931538557 Wfnnb/woman/within 4590 E Broad St Columbus, OH 43213	•		Consideration: Credit card debt 1. Current Account				355.00
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO. Sheet no. 6 of 6 continuation sheets atta				Sub			

Sheet no. <u>6</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Total \$ 355.00 \$ 49,833.00

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In re	Filomena M. Bavuso	Case No.	
	Debtor	-	(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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In re	Filomena M. Bavuso	Case No.	
_	Debtor	_	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Maria Raimondi 2249 Waterfall Lane Hanover Park, IL 60133	Sallie Mae 11100 Usa Parkway Fishers, IN 46037

In re	filomena M. Bavuso	Case	
	Debtor	(if known)	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	F DEBTOR AND S	EBTOR AND SPOUSE					
Status: Widow	RELATIONSHIP(S): No dependents			AGE(S):			
Employment:	DEBTOR		9	SPOUSE			
Occupation	Retired						
Name of Employer							
How long employed							
Address of Employer				N.A.			
INCOME: (Estimate of average	or projected monthly income at time case filed)		D	EBTOR	SP	OUSE	
1. Monthly gross wages, salary			\$	0.00	\$	N.A.	
(Prorate if not paid month 2. Estimated monthly overtime			\$	0.00	\$	N.A.	
3. SUBTOTAL		[\$	0.00	\$	N.A.	
4. LESS PAYROLL DEDUCT	IONS	L			-		
a. Payroll taxes and social	security		\$	0.00	\$	N.A.	
b. Insurance	Socurity		\$	0.00	\$	N.A.	
c. Union Dues			\$	0.00	\$	N.A.	
d. Other (Specify:)	<u> </u>	0.00	\$	N.A	
5. SUBTOTAL OF PAYROLL	DEDUCTIONS		\$_	0.00	\$	N.A.	
6 TOTAL NET MONTHLY T	TAKE HOME PAY	·	\$_	0.00	\$	N.A.	
7. Regular income from operat	ion of business or profession or farm		\$	0.00	\$	N.A.	
(Attach detailed statement)			Φ.	0.00	•	NT A	
8. Income from real property			\$ \$	0.00	\$ \$	N.A.	
9. Interest and dividends			э —	0.00	3	N.A	
10. Alimony, maintenance or debtor's use or that of deper	support payments payable to the debtor for the		\$	0.00	\$	N.A.	
11. Social security or other go							
(Specify) Social Security	vermient assistance		\$	1,122.00	\$	N.A	
12. Pension or retirement incom	me		\$	121.80	\$	N.A.	
13. Other monthly income			\$ 	0.00	\$	N.A.	
(Specify)			\$	0.00	\$	N.A.	
14. SUBTOTAL OF LINES 7	THROUGH 13		\$_	1,243.80	\$	N.A.	
15. AVERAGE MONTHLY IN	NCOME (Add amounts shown on Lines 6 and 14)		\$_	1,243.80	\$	N.A.	
	MONTHLY INCOME (Combine column totals			\$	1,243.80	_	
from line 15)		(Report also on Sur					

1/.	Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:	
	None	

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In re_Filomena M. Bavuso Case No	
In re Filomena M. Bavuso Case No	
SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL	DEBTOR(S)
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate labeled "Spouse."	te schedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)	\$0.00
	¥
a. Are real estate taxes included? b. Is property insurance included? Yes No	
2. Utilities: a. Electricity and heating fuel	\$0.00
b. Water and sewer	\$0.00
c. Telephone	\$0.00
d. Other	\$0.00
3. Home maintenance (repairs and upkeep)	\$0.00
4. Food	\$ 400.00
5. Clothing	\$50.00
6. Laundry and dry cleaning	\$50.00
7. Medical and dental expenses	\$400.00
B. Transportation (not including car payments)	\$50.00
P. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$0.00
10.Charitable contributions	\$0.00
11.Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$0.00
b. Life	\$130.00
c. Health	\$150.00
d.Auto	\$0.00
e. Other	\$
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$\$
a. Auto	\$0.00
b. Other	\$0.00
c. Other	\$0.00
14. Alimony, maintenance, and support paid to others	\$0.00
15. Payments for support of additional dependents not living at your home	\$0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$0.00
17. Other	\$ 0.00

if applicable, on the Statistical Summary of Certain Liabilities and Related Data) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

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None			

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ 1,243.80
b. Average monthly expenses from Line 18 above	\$ 1,230.00

c. Monthly net income (a. minus b.)

1,230.00

B6 Summary (Official Form 6 - Summary) (12/07)

Eilamana M. Darriga

United States Bankruptcy Court

Northern District of Illinois

In re	rhomena W. Bavuso		Case No.	
		Debtor		
			Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	L	IABILITIES	OTHER
A – Real Property	YES	1	\$ 0.00			
B – Personal Property	YES	3	\$ 200.00			
C – Property Claimed as exempt	YES	1				
D – Creditors Holding Secured Claims	YES	1		\$	0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$	0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	7		\$	49,833.00	
G - Executory Contracts and Unexpired Leases	YES	1				
H - Codebtors	YES	1				
I - Current Income of Individual Debtor(s)	YES	1				\$ 1,243.80
J - Current Expenditures of Individual Debtors(s)	YES	1				\$ 1,230.00
тот	`AL	19	\$ 200.00	\$	49,833.00	

Official Form 9-2005 Fall Symmetry (FAMO) 12/22/09 Entered 12/22/09 14:32:03 Desc Main United States Bailer 270fcy Court Northern District of Illinois

In re	Filomena M. Bavuso	Case No.	
	Debtor		
		Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 8,632.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 8,632.00

State the Following:

Average Income (from Schedule I, Line 16)	\$ 1,243.80
Average Expenses (from Schedule J, Line 18)	\$ 1,230.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 121.80

State the Following:

State the Following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 49,833.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 49,833.00

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	Filomena M. Bavuso
In re	
	Debt

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Case No. ___ (If known) Debtor

	R PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have reare true and correct to the best of my knowledge, information	ad the foregoing summary and schedules, consisting of sheets, and that they tion, and belief.
Date	Signature:/s/ Filomena M. Bavuso
Date	Debtor:
	Signature: Not Applicable
Date	Signature: Not Applicable (Joint Debtor, if any)
	[If joint case, both spouses must sign.]
	N-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
110(h) and 342(b); and, (3) if rules or guidelines have been j	his document and the notices and information required under 11 U.S.C. §§ 110(b), promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable tice of the maximum amount before preparing any document for filing for a debtor or n.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
1 3 1	title (if any), address, and social security number of the officer, principal, responsible person, or partne
Address XSignature of Bankruptcy Petition Preparer	
Names and Social Security numbers of all other individuals who prepare	d or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
f more than one person prepared this document, attach additional signe	d sheets conforming to the appropriate Official Form for each person.
bankruptcy petition preparer's failure to comply with the provisions of title 8 U.S.C. § 156.	11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110
DECLARATION UNDER PENALTY OF P	ERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
I, the [the pr	esident or other officer or an authorized agent of the corporation or a member
or an authorized agent of the partnership] of the	the foregoing summary and schedules, consisting ofsheets (total
Date	Signature:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partne	rship or corporation must indicate position or relationship to debtor.]

Case 09-48398 B7 (Official Form 7) (12/07)

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In Re	Filomena M. Bavuso	Case No.	
		(if known)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business



State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2009 27,864.00 Pension and social security
2008 54,534.00 Pension, IRA withdrawal and social security

2006 54,554.00 I clision, IKA withdrawai and social security

None

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT STILL

OWING

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT PAYMENTS PAID

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT AMOUNT STILL AND RELATIONSHIP TO DEBTOR PAYMENTS PAID OWING

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None

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c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

John H. Redfield

November 2009

\$1,200.00

John H. Redfield & Associates, P.C.

102 S. Wynstone Park Dr, Ste 201 North Barrington, IL 60010

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

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NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

First American Bank

checking account Closing Balance: \$0.00 November, 2009

\$0.00

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN **ADDRESS**

NATURE OF BUSINESS BEGINNING AND ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

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NAME

ADDRESS

[Questions 19 - 25 are not applicable to this case]

* * * * * *

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	[If completed by an individual or individual	and spouse]	
	I declare under penalty of perjury that I have read attachments thereto and that they are true and cor		the foregoing statement of financial affairs and any
Date		Signature	/s/ Filomena M. Bavuso
Date		of Debtor	FILOMENA M. BAVUSO
	– Penalty for making a false statement: Fin	ontinuation sheets	attached nprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571
compens (3) if rupreparer	clare under penalty of perjury that: (1) I am a bank sation and have provided the debtor with a copy of les or guidelines have been promulgated pursuant	kruptcy petition preparer this document and the no to 11 U.S.C. § 110 settin	BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) as defined in 11 U.S.C. § 110; (2) I prepared this document for ptices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); as a maximum fee for services chargeable by bankruptcy petition any document for filing for a debtor or accepting any fee from the
If the ban	or Typed Name and Title, if any, of Bankruptcy Petic kruptcy petition preparer is not an individual, state the nam ho signs this document.		Social Security No. (Required by 11 U.S.C. § 110(c).) social security number of the officer, principal, responsible person, or
Address			
X Signatur	e of Bankruptcy Petition Preparer		 Date
Names a	nd Social Security numbers of all other individuals dividual:		in preparing this document unless the bankruptcy petition preparer is brining to the appropriate Official Form for each person.

 $A\ bankruptcy\ petition\ preparer's\ failure\ to\ comply\ with\ the\ provisions\ of\ title\ 11\ and\ the\ Federal\ Rules\ of\ Bankruptcy\ Procedure\ may\ result\ in\ fines\ or\ imprisonment\ or\ both.\ 18\ U.S.C.\ \S156.$

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B8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

	Filomena M. Bavuso			
In re			Case No.	
111 10	Debtor	_ ,	cuse 1 vo.	Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (*Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.*)

Property No. 1 NO SECURED PROPERTY	7
Creditor's Name:	Describe Property Securing Debt:
Property will be (check one): Surrendered Retained If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain	(for example, avoid lien
using 11 U.S.C. §522(f)). Property is (check one):	Not claimed as exempt
Property No. 2 (if necessary)	7
Creditor's Name:	Describe Property Securing Debt:
Property will be (check one): Surrendered Retained If retaining the property, I intend to (check at least one):	
Redeem the property Reaffirm the debt Other. Explain using 11 U.S.C. §522(f)).	(for example, avoid lien
Property is (check one): Claimed as exempt	Not claimed as exempt

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PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for Each unexpired lease. Attach additional pages if necessary.)

Property No. 1 NO Leased Propert	у	
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
0 continuation sheets attached (i)	f any)	
	at the above indicates my intention as to property subject to an unexpired lease.	
Date:	/s/ Filomena M. Bay	vuso
	Signature of Debtor	
	Signature of Joint Debt	or

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Desc Main

B 201B (Form 201B) (12/09)

United States Bankruptcy Court Northern District of Illinois

Address: preparer is not an individual, state the Social Senumber of the officer, principal, responsible per or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Certification of the Debtor I, (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Agriculture of Debtor The principal of the Debtor In the provided above. The provided above or partner whose Social Security number is provided above. The provided above or partner whose Social Security number is provided above. The provided above or partner of the bankruptcy petition preparer.) In the provided above or partner of the officer, principal, responsible per or partner of the bankruptcy petition preparer.) The provided by 11 U.S.C. § 110.)	rre Filomena M. Bavuso	Case No
UNDER § 342(b) OF THE BANKRUPTCY CODE Certification of [Non-Attorney] Bankruptcy Petition Preparer I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to ebtor the attached notice, as required by § 342(b) of the Bankruptcy Code Printed name and title, if any, of Bankruptcy Petition Preparer Address: Social Security number (If the bankruptcy petitive preparer is not an individual, state the Social Security number of the officer, principal, responsible per or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Certification of the Debtor I, (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Petition Preparer or officer, principal, responsible per son, or partner whose Social Security number is provided above. Certification of the Debtor I, (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Petition Preparer or officer, principal, responsible per son, or partner whose Social Security number is provided above. Signature of Debtor X /s/Filomena M. Bavuso Signature of Debtor	Debtor	(If known)
I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to be better the attached notice, as required by § 342(b) of the Bankruptcy Code Printed name and title, if any, of Bankruptcy Petition Preparer Middress: Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible per or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Certification of the Debtor I, (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy for the Bankruptcy petition preparer.) Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible per or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Certification of the Debtor I, (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy petition preparer.) Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible per or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)		· ·
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Filomena M. Bavuso Printed Names(s) of Debtor(s) X /s/ Filomena M. Bavuso Signature of Debtor		
		read the attached notice, as required by § 342(b) of the Bankruptcy
Case No. (if known) X	Filomena M. Bavuso Printed Names(s) of Debtor(s)	X /s/ Filomena M. Bavuso Signature of Debtor Dat
Cignotium of Laint Dobton (if and)	Case No. (if known)	XSignature of Joint Debtor, (if any) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

American Express* c/o Becket and Lee PO Box 3001 Malvern, PA, 19355

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Amex

Po Box 297871 Fort Lauderdale, FL 33329

Atlantic Crd P O Box 13386 Roanoke, VA 24033

Atlantic Credit & Finance Inc. c/o John P. Frye, Esquire P.O. Box 13665 Roanoke, VA 24036

Bank Of America Po Box 17054 Wilmington, DE 19850

Barclays Bank Delaware 125 S West St Wilmington, DE 19801 Barclays Bank Delaware*
Attention: Customer Support Department
PO Box 8833
Wilmington, DE, 19899

Cap One Po Box 85520 Richmond, VA 23285

Capital 1 Bank*
Attn: C/O TSYS Debt Management
PO Box 5155
Norcross, GA, 30091

Chase Po Box 15298 Wilmington, DE 19850

Chase - Cc*
Attention: Bankruptcy Department
PO Box 15298
Wilmington, DE, 19850

Chase-pier1*
Attn: Recovery
PO Box 100018
Kennesaw, GA, 30144

Ffcc-columbus Inc 1550 Old Henderson Rd St Columbus, OH 43220

Hsbc Bank Po Box 5253 Carol Stream, IL 60197

Hsbc Bank Po Box 5253 Carol Stream, IL 60197

Hsbc Bank Po Box 5253 Carol Stream, IL 60197

Hsbc Bank*
ATTN: BANKRUPTCY
PO BOX 5253
Carol Stream, IL, 60197

Hsbc Bank*
ATTN: BANKRUPTCY
PO BOX 5253
Carol Stream, IL, 60197

Maria Raimondi 2249 Waterfall Lane Hanover Park, IL 60133

Sallie Mae 11100 Usa Parkway Fishers, IN 46037

Sears/cbsd 701 East 60th St N Sioux Falls, SD 57117

Target N.b.
Po Box 673
Minneapolis, MN 55440

Tnb-visa*
PO Box 9475
Minneapolis, MN, 55440

Wfnnb/woman*
PO Box 182273
Columbus, OH, 43218

Wfnnb/woman/within 4590 E Broad St Columbus, OH 43213 B203 12/94

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United States Bankruptcy Court Northern District of Illinois

	In re Filomena M. Bavuso	Case No.		
		Chapter		
1	Debtor(s)			
	DISCLOSURE OF COMPENSATION OF	F ATTORNEY FOR D	EBTOR	
a	Pursuant to 11 U .S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certif and that compensation paid to me within one year before the filing rendered or to be rendered on behalf of the debtor(s) in contempla	of the petition in bankruptcy	, or agreed to be	paid to me, for services
F	For legal services, I have agreed to accept	\$\$	200.00	
	Prior to the filing of this statement I have received			
ı	Balance Due	\$	0.00	
2.	The source of compensation paid to me was:			
	☑ Debtor ☐ Other (specify)			
3.	The source of compensation to be paid to me is:			
	Debtor Other (specify)			
	I have not agreed to share the above-disclosed compensation ciates of my law firm.	n with any other person unle	ess they are mem	bers and
of my	I have agreed to share the above-disclosed compensation with a list of the agreement, together with a list of the name			
5.	In return for the above-disclosed fee, I have agreed to render lega	al service for all aspects of the	ne bankruptcy cas	se, including:
	 a. Analysis of the debtor's financial situation, and rendering advices. b. Preparation and filing of any petition, schedules, statements of c. Representation of the debtor at the meeting of creditors and content of the debtor at the meeting of creditors. 	f affairs and plan which may	be required;	
6. Doe	By agreement with the debtor(s), the above-disclosed fee does nes not include representation in adversary and contested ma		/ices:	
	CER	RTIFICATION		
	I certify that the foregoing is a complete statement of any a debtor(s) in the bankruptcy proceeding.	greement or arrangement fo	or payment to me	for representation of the
		/s/ John H. Redfield		
	Date		ature of Attorney	
		John H. Redfield &	Associates, P.C	, /•

Name of law firm